

ANIMESH SARKAR

Website: overengineeredhobbies.dev

Product Owner & Business Analyst | Counterparty Credit Risk CCR |
Regulatory Transformation | Data-Driven Decision Making



+91 9831693368



animeshsarkar@outlook.com



<https://www.linkedin.com/in/animesh-sarkar-77a126280/>

Targeting a Leadership Role to drive Product Ownership and Business Analysis by delivering data-driven, scalable solutions, aligning business and technology priorities, and enabling measurable value across financial risk and regulatory domains.



PROFILE SUMMARY

- ❖ Accomplished professional with 18+ years of experience across Product Ownership, Business Analysis, and risk domains including Model Risk Management (MRM) and Counterparty Credit Risk (CCR) within global financial institutions.
- ❖ Proven ability to translate complex regulatory and business requirements into scalable product solutions, enabling enhanced decision-making, operational efficiency, and business value realization.

Key Capabilities:

- ❖ Defined product vision, managed backlogs, and delivered end-to-end solutions aligned with business and regulatory priorities.
- ❖ Bridged business and technology by translating complex requirements into actionable functional specifications and scalable system designs.
- ❖ Applied strong domain expertise in CCR, including exposure methodologies and regulatory capital frameworks such as PFE, EAD, SA-CCR (BCBS279), VaR, PD, LGD, and RWA, to drive product and analytical outcomes.
- ❖ Led stakeholder engagement across business, risk, and technology teams to align priorities and ensure successful delivery.
- ❖ Developed deep understanding of data structures, lineage, and large-scale financial data ecosystems to support product development.
- ❖ Identified and implemented automation and AI-driven opportunities to enhance process efficiency and product capabilities.
- ❖ Simplified complex risk and technical concepts to influence stakeholders and drive strategic decisions.
- ❖ Applied Agile methodologies to manage product lifecycle, improve adaptability, and accelerate delivery outcomes.



CAREER TIMELINE (RECENT 4 ASSIGNMENTS)

HSBC (HSBC Data Processing India Limited) as Assistant Vice President

Citicorp Services India Private Limited as Assistant Vice President

Tata Consultancy Services as Project Manager

Tata Consultancy Services as Tech Lead

May 2023 – Present

October 2021 – May 2023

January 2017 – October 2021

January 2014 – December 2016



EDUCATION

- ❖ B.Tech in Electronics & Communication Engineering, JIS College of Engineering (2007).
- ❖ cPGDBA in Finance, Symbiosis Centre for Distance Learning (2010).



CERTIFICATIONS

- ❖ AI Fluency: Framework & Foundations – Anthropic Academy (2026)
- ❖ Claude Code in Action – Anthropic Academy (2026)
- ❖ AI-Empowered SAFe 6 Product Owner/Product Manager
- ❖ Certified SAFe® 6 Scrum Master
- ❖ Generative AI (In Progress): Vertex AI (Google Cloud)



CORE COMPETENCIES

Product Ownership

Business Analysis

Stakeholder Management

Regulatory Transformation

Requirement Gathering

Backlog Management

Counterparty Credit Risk CCR

Basel Regulatory Framework

Cross-Functional Collaboration

AI and Generative AI



WORK EXPERIENCE

May 2023 – Present: HSBC (HSBC Data Processing India Limited)

February 2026 – Present: Assistant Vice President | Model Risk Management

- ❖ Driving model monitoring programs to ensure continuous validation, stability, and performance of risk models across their lifecycle.
- ❖ Communicating complex data architectures and model drift indicators effectively to business and compliance stakeholders, enabling clear understanding and informed decision-making.
- ❖ Establishing standardized monitoring frameworks and governance controls to enhance consistency across model validation processes.
- ❖ Strengthening model performance tracking by implementing advanced analytics and early warning indicators for proactive risk management.

May 2023 – January 2026: Assistant Vice President | Product Owner – CCR Transformation

- ❖ Led end-to-end delivery of SFT exposure computation capabilities within the CCR Transformation program, ensuring alignment with business and regulatory requirements.
- ❖ Drove Agile execution within Scrum teams, leveraging JIRA and Confluence for effective backlog prioritization, sprint planning, and requirements traceability.
- ❖ Enabled data-driven prioritization of business change initiatives using Python (Pandas, NumPy, Matplotlib), supporting informed decision-making and impact assessment.

PREVIOUS EXPERIENCE

October 2021 – May 2023: Citicorp Services India Private Limited | Assistant Vice President | Business Analyst – Analytical Calculation Engine (ACE)

- ❖ Implemented margining models within CCR calculations, with a focus on Potential Future Exposure (PFE) for internal risk and Basel-driven regulatory capital measures.
- ❖ Defined and translated business requirements for the ACE platform to support Exposure at Default (EAD) computations using IMM and SA-CCR (BCBS279) methodologies, along with Stress Testing and VaR frameworks.
- ❖ Acted as a key liaison between business and engineering teams, articulating complex risk modelling requirements including PD, LGD, and RWA to enable accurate technical implementation.

January 2017 – October 2021: Tata Consultancy Services | Project Manager

- ❖ Led end-to-end delivery of margining models and regulatory initiatives including IMM, SA-CCR, and CCAR, covering requirement analysis through to implementation and deployment.
- ❖ Drove integration of Basel regulatory measures and Potential Future Exposure (PFE) within CCR frameworks, ensuring alignment with global compliance standards.
- ❖ Managed investment banking reference and market data, including Security Master and Client Reference datasets, along with key identifiers such as ISIN, CUSIP, SEDOL, and RIC.
- ❖ Designed and implemented Python-based automation solutions to streamline workflows and enhance data analysis, significantly improving turnaround efficiency.

January 2014 – December 2016: Tata Consultancy Services | Tech Lead

- ❖ Worked as a BA and PM and Tech Lead for Customer Account Opening module for a major UK bank. The role included facilitating new product launches CASA, Loans, Credit cards, etc.
- ❖ Facilitated Agile ceremonies by deputizing for the Product Owner in Scrum forums, effectively coordinating with large, geographically distributed teams.

February 2012 – December 2013: Cognizant Technology Solutions | Senior Developer

- ❖ Designed and delivered a dynamically configurable Pricing Engine for Citibank Wealth Management, enabling flexible pricing strategies and improved business agility.

December 2007 – January 2012: Cognizant Technology Solutions | Developer

- ❖ Developed card processing systems covering merchant master, settlement, and fee calculations using COBOL, DB2, and JCL, ensuring reliable transaction processing and operational efficiency.

TECHNICAL SKILLS & TOOLS

- ❖ **Data Modelling:** Conceptual Data Modelling, Logical Data Modelling, Physical Data Modelling, Normalization / Denormalization, Lineage Diagrams
- ❖ **Risk & Investment Banking Domain:** Model Risk Management (MRM), Counterparty Credit Risk (CCR), SFT Exposure at Default (EAD), SACCR, CCAR, IMM, Potential Future Exposure (PFE), Basel Measures, Margining Models, Stress Testing, Value at Risk (VaR), Probability of Default (PD), Loss Given Default (LGD), Risk Weighted Assets (RWA), Financial Instruments: Equities, Bonds
- ❖ **Programming & Data Tools:** Python, Pandas, NumPy, Matplotlib, SQL, Oracle, SQL Server, PostgreSQL, MySQL, PL/SQL, Shell Scripting, COBOL, DB2, JCL
- ❖ **AI & Machine Learning:** Generative AI Fundamentals, Prompt Engineering, Vertex AI Model Garden
- ❖ **Tools & Platforms:** JIRA, Confluence